



# EXHIBIT 3

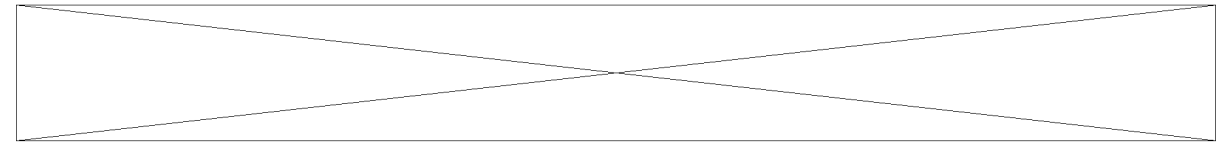
To: se\_joh@yahoo.com[se\_joh@yahoo.com]  
From: Sean Johnson  
Sent: Mon 10/25/2021 1:49:23 PM  
Subject: FW: Reg 9  
7288cf4a-406e-4a3e-8981-5c09db8b0635.jpg

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**Please consider the environment before printing this email.**

**From:** Sean Johnson  
**Sent:** Tuesday, January 12, 2021 10:24 AM  
**To:** Alec Epstein <[AEpstein@loandepot.com](mailto:AEpstein@loandepot.com)>; Cesar Bryson <[CBryson@loandepot.com](mailto:CBryson@loandepot.com)>; Duke Walker <[dukewalker@loandepot.com](mailto:dukewalker@loandepot.com)>; Jamaal Wright <[jrwright@loandepot.com](mailto:jrwright@loandepot.com)>; Jason Bryan <[jbryan@loandepot.com](mailto:jbryan@loandepot.com)>; Kaitlyn Linane <[klinane@loandepot.com](mailto:klinane@loandepot.com)>; Lauren Rice <[LRice@loandepot.com](mailto:LRice@loandepot.com)>; Lisa West <[lisawest@loandepot.com](mailto:lisawest@loandepot.com)>; Michael Gilroy <[mgilroy@loandepot.com](mailto:mgilroy@loandepot.com)>; Sara Foster <[SaraFoster@loandepot.com](mailto:SaraFoster@loandepot.com)>; Steven Linane <[slinane@loandepot.com](mailto:slinane@loandepot.com)>; Sumeeth Theruvath <[STheruvath@loandepot.com](mailto:STheruvath@loandepot.com)>; Andrew Midgette <[amidgette@loandepot.com](mailto:amidgette@loandepot.com)>; Juanita Mitchell <[juanitamitchell@loandepot.com](mailto:juanitamitchell@loandepot.com)>; Sena Barbee <[sbarbee@loandepot.com](mailto:sbarbee@loandepot.com)>; Kristen Brasher <[kbrasher@loandepot.com](mailto:kbrasher@loandepot.com)>; Greg Roberts <[gregroberts@loandepot.com](mailto:gregroberts@loandepot.com)>; Allen Watts <[allenwatts@loandepot.com](mailto:allenwatts@loandepot.com)>; Brittany Evers <[bevers@loandepot.com](mailto:bevers@loandepot.com)>; Emily Ventura <[eventura@loandepot.com](mailto:eventura@loandepot.com)>  
**Cc:** Brian Covey <[BCovey@loandepot.com](mailto:BCovey@loandepot.com)>  
**Subject:** Reg 9

What's up guys. We are trashing reg 9! You guys have all done an amazing job regarding pricing so keep it up. We are going to be watching the PE's to insure we are putting everyone in a position to win, but no more need to adjust comp! Brian is going to chime

